

Mortgage Loan Originator

Summary: Help those seeking mortgage loans choose the correct product as well as completing and processing the loan application.

Essential Duties and Responsibilities:

- Originate FHA, Conventional, USDA 502 Direct Loans, TDHCA SFD and NSP.
- Prequalify borrowers.
- Administer down payment assistance programs for City of Brownsville, Texas Department of Housing and Community Affairs HOME HBA.
- Prepare Federal Home Loan Bank of Dallas's down payment assistance package for funding.
- Prepare and processes Colonia applications.
- Review and correct if needed City of Brownsville down payment assistance packages.
- Prepare and submit Tena's pre-closing packages.
- Review for correctness closing packages.
- Complete monthly production report for Deputy Director.
- Extensive experience layering multiple financing options and funding sources to assist low-to-moderate income household borrowers.
- Other duties as assigned.

Qualifications: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.

Education/Experience: Bachelor's Degree (B.A.) from four-year college or university or higher, and two years related experience; or equivalent combination of education and additional experience beyond 2 years. Experience in an office setting and customer service required.

Specialized Skills

Present financial data to customer both verbally and in written format, use multiple different software for mortgage loan, examine financial data and make recommendations depending on the data.

Language Ability

Ability to read and comprehend simple instruction, short correspondence, and memos.
Ability to effectively present information in one on one and small group situations.
Bilingual in Spanish and English: verbal and written form required.

cdcb IS AN EQUAL OPPORTUNITY EMPLOYER

**Interested candidates should email resume to Kristine Saldaña
at ksaldana@cdcb.org**